



## Connecticut's Legislative Commission on Aging

*A nonpartisan research and public policy office of the Connecticut General Assembly*

Testimony of

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Insurance and Real Estate Committee

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Senator Crisco, Representative Megna and esteemed members of the Insurance and Real Estate Committee, my name is Deb Migneault and I am the Senior Policy Analyst for Connecticut's Legislative Commission on Aging. I thank you for this opportunity to comment on SB 202.

Connecticut's Legislative Commission on Aging is the non-partisan, public policy office of the General Assembly devoted to preparing Connecticut for a significantly changed demographic and enhancing the lives of the present and future generations of older adults. For over twenty years, the Legislative Commission on Aging has served as an effective leader in statewide efforts to promote choice, independence and dignity for Connecticut's older adults and persons with disabilities.

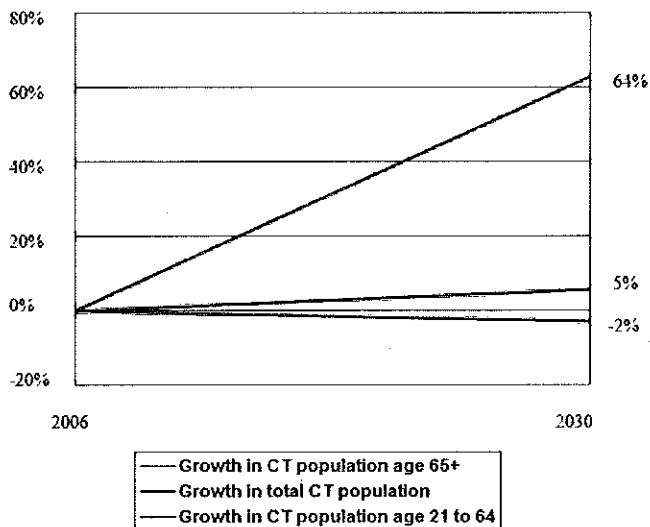
### **SB 202: An Act Concerning Health Insurance Coverage for Telemedicine Service**

*~ CT's Legislative Commission on Aging Supports*

The bill requires health insurance policies to cover telemedicine services to the same extend they cover in-person visits. There has been a considerable amount of peer-reviewed research that has been done to evaluate the cost effectiveness, quality of care and patient satisfaction with telemedicine.

Most peer reviewed research shows that telemedicine saves the patients, providers and payers money, compared with traditional approaches of providing care, improves quality of care and has high patient satisfaction. Requiring insurance companies to reimburse providers for telemedicine "visits" is important element of designing innovative delivery models to serve Connecticut's rapidly aging demographic.

CT's Aging Population is Growing Dramatically



As you know, the population in CT, across the country and around the globe is aging dramatically. Connecticut is the 7<sup>th</sup> oldest state in the nation and home to more than 1 million baby boomers. Between 2006 and 2030 our 65+ population will increase by 64% while our population age 21 to 64 years of age actually decreases (*The Commission on Aging's graphic shown above, we fondly refer to as our "alligator chart", depicts a snapshot in time*). Baby boomers are an introduction of what will be a permanent state representing a remarkable shift. New and innovative ways to provide support and care for this booming demographic through the use of technology are a must.

Still, Connecticut is not the first consider requiring insurance companies to mandate coverage of telemedicine services. According to the American Telemedicine Association, twenty-two states and the District of Columbia have enacted laws that mandate the coverage of telemedicine services under private health insurance plans.

In addition to saving money, telemedicine has many proven benefits. It can help to create more equitable access to care, enhance physician and direct care workforce availability and improve quality of care.

Thank you for the opportunity to speak with you today and for introducing this legislation.